

# Technicians Group Insurance Program

**Group Disability Income and Term Life Insurance with YOU in mind.**

- ★ GUARANTEED ACCEPTANCE within your first 31 days of employment or during an official open enrollment period.
- ★ No health questions asked
- ★ No proof of medical evidence of insurability

*Effective August 1, 2020, civilian employees under Title 5 are eligible for this program. All references to Technician includes Title 32 Technicians and Title 5 civilian employees.*



The only program endorsed by the National Guard Association of the United States, and the Enlisted Association of the National Guard of the U.S.





## **Are you a new Technician?**

You are guaranteed acceptance for Group Disability Insurance coverage if you apply within 31 days of your employment. Thereafter, your insurability must be approved by the insurance company.

# Disability Income Insurance

Help protect your income – without it, it may be hard to support yourself and your family’s needs.

If you become disabled and are unable to work for an extended period of time, how would you pay for your everyday bills? The right Disability Income Insurance can help.

## What is Disability Income Insurance?

Disability Income Insurance is designed to help protect one of your most important assets - **your income**.

If you become disabled, due to a covered disability/illness, this benefit helps replace lost income and the ability to meet your financial obligations while you are unable to work, so you and your family can go on with life.

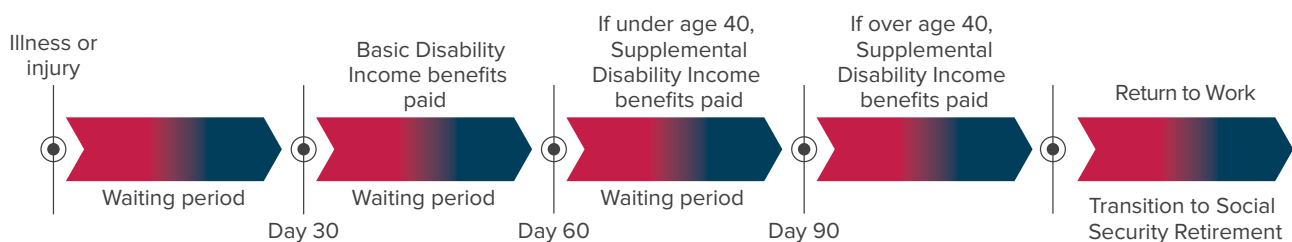
## The Basic Coverage

As a technician, you can get **up to \$2,400** per month from the Basic disability coverage based on your salary. The Basic coverage benefits begin after 30 consecutive days of disability and continue for up to 10 years for a disability due to a covered accidental injury and for up to 3 years for a covered disability due to sickness. If age 60 or over on the date the insured becomes totally disabled, the maximum benefit period is 12 months.

Two months of Basic disability benefits may be paid to you if you lose your job as a Technician because you can't meet medical retention criteria of the National Guard even though you may not otherwise qualify for disability income benefits.

## The Supplemental Coverage

Supplemental disability provides **up to an additional \$3,600** per month based on your salary. Supplemental benefits begin after 60 days of continuous disability (if you are under age 40) or after 90 days of continuous disability (if you are age 40 or over) and continues for up to 10 years for a disability due to a covered accidental injury and for up to 3 years for a covered disability due to sickness. If age 60 or over on the date the insured becomes totally disabled, the maximum benefit period is 12 months.



### What are some common causes of Disability?

- ★ Accidental injury
- ★ Heart disease
- ★ Cancer
- ★ Arthritis
- ★ Back injuries
- ★ Stroke

Source: What are the most common causes of disability?, Council for Disability Awareness, 2022.

### How can Long Term Disability benefits be used?

When your claim is approved, you will receive monthly benefits via direct deposit to replace part of your income based on your coverage level. You may use this money however you would like. Below are a few examples of how your Long Term Disability benefits could be used, depending on how much coverage you have:

- ★ Rent or mortgage payment
- ★ Groceries and utilities
- ★ Medical bills and recovery expenses



## How much does it cost?

National Guard Technicians under age 65 are eligible for Technicians-exclusive rates based on your salary and age, and are conveniently paid through payroll deduction. The initial cost of insurance for a member is based on attained age when insurance becomes effective and the amount of insurance applied for. The cost increases as the member grows older. Premium contributions will vary depending upon the options chosen.

Benefit Payment Schedule based on your Salary:			Current 2023 Bi-Weekly Premiums for Disability Income Coverage by attained age:		
Salary Range	Plans	Monthly Benefit	Age		
			under 40	40-49	50-64
Under \$18,000	Basic Plan	\$500	\$2.00	\$5.40	\$14.95
	Supplemental	\$400	\$0.80	\$1.80	\$4.60
	<b>Basic + Supplemental</b>	<b>\$900</b>	<b>\$2.80</b>	<b>\$7.20</b>	<b>\$19.55</b>
\$18,000 – \$19,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$400	\$0.80	\$1.80	\$4.60
	<b>Basic + Supplemental</b>	<b>\$1,000</b>	<b>\$3.30</b>	<b>\$8.55</b>	<b>\$22.90</b>
\$20,000 – \$23,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$500	\$1.20	\$2.70	\$6.90
	<b>Basic + Supplemental</b>	<b>\$1,100</b>	<b>\$3.70</b>	<b>\$9.45</b>	<b>\$25.20</b>
\$24,000 – \$25,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$600	\$1.60	\$3.60	\$9.20
	<b>Basic + Supplemental</b>	<b>\$1,200</b>	<b>\$4.10</b>	<b>\$10.35</b>	<b>\$27.50</b>
\$26,000 – \$27,999	Basic Plan	\$600	\$2.50	\$6.75	\$18.30
	Supplemental	\$700	\$2.00	\$4.50	\$9.90
	<b>Basic + Supplemental</b>	<b>\$1,300</b>	<b>\$4.50</b>	<b>\$11.25</b>	<b>\$28.20</b>
\$28,000 – \$31,999	Basic Plan	\$700	\$3.00	\$8.10	\$21.65
	Supplemental	\$700	\$2.00	\$4.50	\$9.90
	<b>Basic + Supplemental</b>	<b>\$1,400</b>	<b>\$5.00</b>	<b>\$12.60</b>	<b>\$31.55</b>
\$32,000 – \$39,999	Basic Plan	\$800	\$3.20	\$9.20	\$24.80
	Supplemental	\$800	\$2.40	\$5.40	\$13.80
	<b>Basic + Supplemental</b>	<b>\$1,600</b>	<b>\$5.60</b>	<b>\$14.60</b>	<b>\$38.60</b>
\$40,000 – \$49,999	Basic Plan	\$1,000	\$4.40	\$11.70	\$31.20
	Supplemental	\$1,000	\$3.00	\$7.00	\$17.50
	<b>Basic + Supplemental</b>	<b>\$2,000</b>	<b>\$7.40</b>	<b>\$18.70</b>	<b>\$48.70</b>
\$50,000 – \$59,999	Basic Plan	\$1,100	\$4.95	\$13.20	\$34.65
	Supplemental	\$1,400	\$4.90	\$10.50	\$25.20
	<b>Basic + Supplemental</b>	<b>\$2,500</b>	<b>\$9.85</b>	<b>\$23.70</b>	<b>\$59.85</b>
\$60,000 – \$74,999	Basic Plan	\$1,250	\$5.63	\$15.00	\$39.38
	Supplemental	\$1,750	\$6.13	\$13.13	\$31.50
	<b>Basic + Supplemental</b>	<b>\$3,000</b>	<b>\$11.76</b>	<b>\$28.13</b>	<b>\$70.88</b>
\$75,000 – \$89,999	Basic Plan	\$1,500	\$6.75	\$18.00	\$47.25
	Supplemental	\$2,250	\$7.88	\$16.88	\$40.50
	<b>Basic + Supplemental</b>	<b>\$3,750</b>	<b>\$14.63</b>	<b>\$34.88</b>	<b>\$87.75</b>
\$90,000 – \$104,999	Basic Plan	\$1,800	\$9.20	\$24.55	\$64.43
	Supplemental	\$2,700	\$11.81	\$25.31	\$60.75
	<b>Basic + Supplemental</b>	<b>\$4,500</b>	<b>\$21.01</b>	<b>\$49.86</b>	<b>\$125.18</b>
\$105,000 – \$119,999	Basic Plan	\$2,100	\$10.73	\$28.64	\$75.16
	Supplemental	\$3,150	\$13.77	\$29.52	\$70.88
	<b>Basic + Supplemental</b>	<b>\$5,250</b>	<b>\$24.50</b>	<b>\$58.16</b>	<b>\$146.04</b>
\$120,000 and over	Basic Plan	\$2,400	\$12.26	\$32.74	\$85.90
	Supplemental	\$3,600	\$15.73	\$33.73	\$81.00
	<b>Basic + Supplemental</b>	<b>\$6,000</b>	<b>\$27.99</b>	<b>\$66.47</b>	<b>\$166.90</b>

Premiums will increase each January after you enter the next age bracket. If during a period of total disability, you are unable to perform the essential duties of your own occupation on a full-time basis but engage in some work that may be considered rehabilitative, you may receive a reduced monthly benefit from this coverage equal to your monthly benefit less 50% of your gross monthly earnings from such work. There is a minimum benefit of \$50 a month under this provision. Please see limitations and exclusions on page 6 for more information. The benefit will be paid for a period not to exceed 36 or 120 months after the waiting period.

#### How to Calculate Your Biweekly Cost

Use the correct column to find the current insurance cost for member coverage. (Note: the amount billed may differ slightly due to rounding.)

Coverage terminates at member age 65. See Group Conversion Privilege.

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date (but not more than once in any 12-month period) and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people all with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustee of the NGAUS.

**IMPORTANT NOTICE:** The plan administrator relies upon enrollment and salary information received from the National Guard Civilian Pay Input Sites to determine the biweekly premium to be payroll deducted. If the Input Site has not provided updated age or salary information as regularly requested, your premium deduction may not be accurate per the premium table in the group policy. Any claim for benefits may be adjusted on a pro-rata basis, based on the premium deducted versus the required premium, in accordance with the above-referenced table.

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# About Disability Income Insurance

## What is Total Disability?

Total Disability, until you have qualified for monthly income benefits for 12 months, means you are unable to do the essential duties of your **own** occupation. Total Disability, after the first 12 months during which you qualified for monthly income benefits, means you are unable to work at **any** occupation that you are or could reasonably become qualified to do by education, training, or experience.

You will be considered totally disabled if you become disabled as a result of a covered injury or sickness and such injury or sickness requires regular treatment by a qualified physician, other than yourself.

<b>ACCIDENTAL INJURY</b>	A bodily injury caused by an accident resulting in Total Disability.
<b>SICKNESS</b>	Any physical or mental illness or disease which causes Total Disability.
If you are injured in an accident but do not become totally disabled for more than 180 days because of your injury, the disability will be treated as a sickness. Total disability must occur while you are insured under this policy.	

## Is there a benefit paid for pre-existing conditions?

A pre-existing condition is any condition for which you have consulted with a physician, or have received medical treatment or services, or have taken prescribed drugs or medicine during the 90 day period immediately before the effective date of your insurance. Benefits will not be paid for a total disability caused by a pre-existing condition unless:

- ★ You have gone 90 consecutive treatment-free days, completed on or after the effective date of this insurance;
- ★ You have been insured by this policy for 12 months.

*In no case can the disability begin prior to the effective date of your insurance.*

- ★ Maternity leave is included, if you have coverage in force prior to your pregnancy.
- ★ You do not have to deplete your sick leave or vacation time for the benefits to go into effect.
- ★ If you can't work as a Technician because you fail the physical exam of the National Guard you will not automatically qualify for benefits.

## Is there a benefit paid for Mental or Nervous conditions?

To collect total disability benefits for mental or nervous conditions, or alcoholism, you must be continually confined in a hospital or treatment facility specializing in treatment of those conditions.

If "Total Disability" is due to treatment of a mental or nervous disorder, or alcoholism, the insurance company will, while you are institutionalized, as defined by the policy, pay the applicable Disability Benefit commencing with the first day after the applicable Waiting Period or the first day you are institutionalized, whichever is later.

In no event, shall the Disability Benefit be payable for any period beyond the maximum period for sickness as stated in the Schedule of Benefits.

## Are recurring disabilities covered?

If you are disabled due to the same sickness or injury, you can still receive full benefits under this policy as long as the incidents are separated by less than 90 consecutive days of active, full-time employment.

## Are there any exclusions or limitations?

Benefits not payable if your disability is caused by, contributed to or resulting from your:

- ★ Intentionally self-inflicted injuries;
- ★ Act of war, declared or not;
- ★ Accidents or sickness for which you are eligible for Workers' Compensation or similar coverage;
- ★ Mental or nervous conditions, alcoholism, except as specifically provided in the policy;
- ★ The use of any narcotic, unless administered on the advice of a physician.
- ★ **Regular Care** - A disability that does not require a doctor's regular care of, or attendance to, the insured; or any period of disability for which the insured is not under the regular care and attendance of a doctor. This requirement will not apply if such care is no longer required for prudent medical management of the injury, sickness or organ donation. / PUB#JDBC MFUP/F# .FYJDPSFTJEFOUT
- ★ **Impairment Restriction** - A disability that is due to or related to a condition which has an Impairment Restriction. Impairment Restriction means an exclusion or limitation of insurance on an insured. An Impairment Restriction will be (a) established by New York Life; and (b) continued by New York Life if it is in effect on the day before the member becomes insured under the Policy. An Impairment Restriction will be automatically continued when an insured obtains an increase in coverage unless New York Life determines it should be removed, as stated above. All Impairment Restrictions are stated in the certificate. Insurance with such Impairment Restrictions is subject to the applicant's acceptance. Payment of one contribution after the insured is advised of the Impairment Restriction will establish such acceptance.

## Why should I consider applying for coverage through NGAUS?

- ★ Insurance premiums are simply deducted from your paycheck.
- ★ We will waive your premiums while you are receiving benefits from us.\*
- ★ The cost of Disability Income Insurance through your employer is usually much lower than an individual Disability policy.

## Meet Tom

Tom and his wife lived a busy life filled with work and taking care of their two children. At the age of 52, Tom suffered a back injury. At first his symptoms were mild but as time went on his symptoms progressed, Tom was no longer able to work.

Fortunately, Tom had purchased the **Technician Disability Income Insurance**, which provided him with benefits to replace a portion of his lost income while he was unable to work.

This allowed the family to stay in their home and helped pay their everyday expenses while coping with Tom's declining health.

\$0	Tom's monthly income while on Disability
- \$1,100	Monthly mortgage payment
- \$350	Utilities
- \$600	Monthly grocery expenses
- \$400	Medical expenses
- \$200	Other (insurance, gas, entertainment, etc.)
<b>- \$2,650</b>	<b>Monthly expense deficit</b>
+ \$1,250	Basic Coverage
+ \$1,750	Supplemental Coverage
<b>+ \$3,000</b>	<b>Tom's Monthly Technician Disability benefit</b>
<b>\$350</b>	<b>Left over for unexpected expenses or savings</b>

This is a fictional scenario to illustrate some of the benefits of Group Disability Insurance.

\*Contribution payments will be waived on insured if insured suffers a Covered Total Disability. The Waiver of Contribution Benefit will end on the contribution date following the date the disability benefit ends.

# Estimating your group disability income coverage needs

Many factors can determine the amount of coverage you may need. The calculator worksheet below can help you get started. (It is for educational purposes only – you may want to consult with a financial expert when making a decision.)

<b>How much will you need monthly if you become disabled? Are there items you could cut back on; such as clothing, gas and cable?</b>	
1. Mortgage/rent payment, utilities	\$
2. Every day expenses; like food, clothing, gas, parking, dependent care	\$
3. Medical costs (doctor visits, lab work, prescription drugs, etc.)	\$
4. Insurance premiums (e.g., life, auto, home)	\$
5. Debt payments (credit cards, student loans)	\$
6. Other expenses	\$
<b>7. Estimated total monthly expenses (add items 1-6)</b>	<b>\$</b>
<b>How much will earn while you are disabled?</b>	
8. Spouse's monthly income (if applicable)	\$
9. Employer sick pay	\$
10. Disability Insurance payments (state program, individual policy, etc.)	\$
11. Income from savings/investments	\$
12. Child/spousal support	\$
13. Other sources of income (family, friends, home equity loan, etc.)	\$
<b>14. Estimated total monthly income (add items 7-13)</b>	<b>\$</b>
15. Estimated total monthly income (line 14)	\$
16. Estimated total monthly expenses (line 7)	- \$
<b>17. Estimated monthly surplus or shortage (subtract line 16 from 15)</b>	<b>\$</b>

Based on your estimate above, if you became disabled and lost the ability to earn a paycheck, you would have \_\_\_\_\_ (line 17) to live on each month. If you have more expenses than income (a negative number), you likely need disability income coverage to provide financial protection.

The coverage provided by the Technician Disability Income coverage can make a significant contribution to your financial well-being. Depending on your personal financial circumstances, you may need to supplement this coverage with additional disability income coverage to meet your specific needs. For more information, consult your financial professional.





## **Are you a new Technician?**

You are guaranteed acceptance for Group life insurance coverage for up to \$50,000, if you apply within your first 31 days of employment. Thereafter, your insurability must be approved by the insurance company. Evidence of insurability satisfactory to the insurance company must be provided to obtain spouse coverage.

# Group Term Life Insurance

## Life insurance helps to provide basic financial protection for your loved ones if something happens to you.

How would your loved ones be affected if you passed away and they were left without your financial resources? Would they be able to pay their everyday expenses or would they need to make sacrifices?

Losing a loved one is never easy. The right life insurance coverage can help simplify the lives of your loved ones, while protecting their financial future.

## What is Term Life Insurance?

Term Life Insurance allows you coverage during your working years when financial obligations are usually the greatest. The National Guard Group Term Life Insurance coverage is available to you, the Technician, plus optional coverage for your spouse and children. Apply for coverage in amounts from \$25,000 up to \$250,000. This coverage can be continued up to age 70, even if you are no longer a Technician. An unexpected death can bring great financial hardship to you or your family. Help protect yourself with term life insurance – the most coverage for your dollar.

## How can life insurance help?



### Protect your home

Life insurance can enable your family to remain in the home, pay the mortgage and avoid the trauma of relocation.



### Protect your family

Life insurance helps replace your income when your family needs it most.



### Protect your children's education

Life insurance can help provide for your children's future.



### Protect your finances

Life insurance can help cover medical bills and funeral costs as well as unplanned expenses and unforeseen financial crises.

# About Term Life Insurance

<b>Eligibility / Coverage</b>	<p>The following life insurance coverage amounts are available:</p> <ul style="list-style-type: none"> <li>★ From \$25,000 up to \$250,000 of life insurance for you and/or your spouse.</li> <li>★ \$1,000 for each eligible unmarried dependent child age 14-days to 6 months and;</li> <li>★ \$5,000 OR \$10,000 for each eligible child age 6 months to 19-years, 25 if full-time student.</li> </ul> <p>Either member or spouse may cover Dependent Children, but not both.</p>
<b>Accidental Death Benefit</b>	<p>An additional benefit is paid for accidental death while you're on paid State Active Duty. Your family could receive an extra \$50,000 benefit if you die because of an accident where death results from an accidental bodily injury; death occurs within 90 days of such accident; such injury occurs while insured under the Policy; or such injury is the direct result of the accident and is independent of all other causes. Payment of the Accelerated Death Benefit will not affect the payment of the Accidental Death Benefit.</p> <p>This benefit will not be paid for death resulting from suicide, while sane or insane, or as a result of war, declared or undeclared. This covers all State Guard duty – even as an aircraft crew member.</p>
<b>Accelerated Death Benefit for Technician</b>	<p>Early payout if the technician has a life expectancy of 12 months or less, as certified by a physician. This benefit is equal to 50% of the technician's amount of life insurance in force. Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.</p>
<b>Waiver of Premium</b>	<p>In the event the insured is totally disabled, as defined by the certificate, for at least 6 consecutive months prior to age 60, coverage continues during their disability without payment. The amount of insurance will be based on the amount active at time of disability and will be subject to standard decreases beginning at age 65 with coverage terminating at age 70.</p>
<b>Fully Portable</b>	<p>You can keep your coverage up to age 70, even if you are no longer a Technician. You may continue your insurance in scheduled amounts up to age 70, regardless of whether or not you retain your Technician status as long as you pay premiums when due.</p>
<b>Beneficiary</b>	<p>You may name your beneficiary. The insured parent is automatically the beneficiary of the children's insurance.</p>
<b>Conversion</b>	<p>The coverage provides conversion privileges under certain circumstances of involuntary termination as described in the Certificate of Insurance.</p>
<b>Continuous Coverage to age 70</b>	<p>Your coverage cannot be canceled as long as the policy remains in force, except if payroll deduction stops and you do not make arrangements with the Administrator for direct payment. Children's coverage ends at age 19 (age 25 if full-time student), and they may convert their coverage to an individual whole life insurance policy without evidence of insurability.</p>
<b>Limitations / Exclusions</b>	<p><b>There are no war or aviation exclusions to this life insurance coverage.</b> Your family will receive the benefits even if you die while flying or while involved in armed conflict.</p> <p>Any death occurring under the extension of the Death Benefit provision will only be paid as outlined in the Certificate of Insurance. Benefits will not be paid for suicide during the first two years. All coverage is subject to the terms and conditions of the insurance policy issued by New York Life Insurance Company. All coverage is contestable for two years from the effective date. Features, Costs, Eligibility, Renewability, Limitations, and Exclusions are detailed in the group policy and in the brochure/application kit.</p>



## How much does it cost?

The cost of life insurance varies based on your age and how much coverage you choose. You can pay for the coverage on payroll deduction. This feature makes the coverage even more convenient.

Current 2023 Bi-Weekly Premiums for Term Life Benefits						
Member or Spouse Attained Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Under 30	\$ 1.50	\$ 3.00	\$ 6.00	\$ 7.50	\$ 10.00	\$ 12.50
30-34	\$ 2.00	\$ 4.00	\$ 8.00	\$ 9.00	\$ 12.00	\$ 15.00
35-39	\$ 2.50	\$ 5.00	\$10.00	\$13.50	\$ 18.00	\$ 22.50
40-44	\$ 3.25	\$ 6.50	\$13.00	\$18.00	\$ 24.00	\$ 30.00
45-49	\$ 5.25	\$10.50	\$21.00	\$27.00	\$ 36.00	\$ 45.00
50-54	\$ 8.00	\$16.00	\$32.00	\$42.00	\$ 56.00	\$ 70.00
55-59	\$12.00	\$24.00	\$48.00	\$61.50	\$ 82.00	\$102.50
60-64	\$18.00	\$36.00	\$72.00	\$91.50	\$122.00	\$152.50
65-69 <sup>1</sup>	\$17.25	\$34.50	\$69.00	\$88.50	\$118.00	\$147.50

Premiums will increase based on your attained age each January 1.

One bi-weekly premium covers all eligible children: \$0.70 for \$5,000 of coverage or \$1.40 for \$10,000 of coverage.

Coverage for \$150,000 or more provides a volume discount.

<sup>1</sup> Coverage reduces by 50% when you reach age 65 and terminates at age 70. (Premium reflects reduced benefit amount).

### How to Calculate Your Biweekly Cost

Use the correct column to find the current insurance cost for member coverage.

(Note: the amount billed may differ slightly due to rounding.)

Coverage terminates at member age 70. See Group Conversion Privilege.

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date (but not more than once in any 12-month period) and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people all with the same issue age and tobacco/nicotine use. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustee of the NGAUS.

**IMPORTANT NOTICE:** The plan administrator relies upon enrollment and salary information received from the National Guard Civilian Pay Input Sites to determine the biweekly premium to be payroll deducted. If the Input Site has not provided updated age or salary information as regularly requested, your premium deduction may not be accurate per the premium table in the group policy. Any claim for benefits may be adjusted on a pro-rata basis, based on the premium deducted versus the required premium, in accordance with the above-referenced table.

## Important information about Disability Income and Term Life Insurance

### Medical Information

If 1) you are applying for amounts of insurance over the Guaranteed Acceptance limit, 2) you are applying beyond your first 31 days of employment or, 3) you are applying outside of an "open enrollment" period, your insurance application will be subject to New York Life Insurance Company underwriting policies. Additional medical information may be required. Coverage for your spouse will require evidence of insurability satisfactory to New York Life Insurance Company.

### Effective Date

You and your dependents will become insured on the first day of the pay period, the date specified by New York Life Insurance Company provided, satisfactory evidence of insurability has been submitted, and you and your dependents are alive on that date.

Coverage for any dependent who is hospital confined at home, in a hospital or other medical institution or incapacitated so as to be unable to perform his or her normal activities on the date coverage would otherwise become effective will not become effective until the date her or she is no longer so confined or incapacitated, provided you are insured on that day and the dependent is still eligible for insurance. Payment of a premium contribution for insurance does not mean there is any coverage in force before the effective date as specified by New York Life Insurance Company.

If you're not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated, and you will be sent a full refund, no questions asked!

## How New York Life Obtains Information and Underwrites Your Request for Group Disability Income and Term Life Insurance

In this notice, references to “you” and “your” include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify for insurance, we will rely on the medical information you provide, and on the information you AUTHORIZE us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB LLC (“MIB”). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage or a claim for benefits is submitted to an MIB member company, medical or non-medical information may be given to MIB and such information may then be furnished by MIB, upon request, to a member company.

Your AUTHORIZATION may be used for a period of 24 months from the date you signed the application for insurance, unless sooner revoked. The AUTHORIZATION may be revoked at any time by notifying New York Life in writing at the address provided. Your revocation will not be effective to the extent New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself. The information New York Life obtains through your AUTHORIZATION may become subject to further disclosure. For example, New York Life may be required to provide it to insurance, regulatory or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

MIB and other insurance companies may also furnish New York Life, its subsidiaries or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other application for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, on this application. This information may be used during the underwriting and claims processes, where permitted by law.

New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing. However, this will not be done in connection with test results concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your

protected health information to MIB, but we will not disclose our underwriting decision.

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a “need to know” basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures. If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB’s information office is: MIB LLC 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone 866-692-6901 (TTY 866 346-3642). For Canadian residents the address is: MIB Information Office, 330 University Avenue, Suite 501, Toronto, Ontario, Canada M5G 1R7, telephone (416) 597-0590. Information for consumers about MIB may be obtained on its Web site at [www.mib.com](http://www.mib.com).

For NM Residents: PROTECTED PERSONS<sup>1</sup> have a right of access to certain CONFIDENTIAL ABUSE INFORMATION<sup>2</sup> we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

<sup>1</sup> PROTECTED PERSON means a victim of domestic abuse; who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured or prospective insured person.

<sup>2</sup> CONFIDENTIAL ABUSE INFORMATION means information about acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured family member, employer or associate of a victim of domestic abuse or a person with whom the applicant or insured is known to have a direct, close, personal, family or abuse-related relationship.

New York Life Insurance Company

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# How to apply

1. Contact your HRO or NGAUSIT for enrollment instructions and forms.
2. Send no money now! Your premium payments will be deducted from your paycheck so you never have to worry about making payments!

If you have any questions, or want to check the availability of coverage in your state please call the NGAUS Insurance Trust Office at **(800) 499-1985**.



NGAUS Insurance Trust  
One Massachusetts Avenue, NW  
Washington, D.C. 20001  
[WWW.NGAUS.ORG](http://WWW.NGAUS.ORG)

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR-FACE/31160-0/31161-0 under Group Term Life Policy G-31160-0, Group Disability policy G-31161-0.

This brochure contains only a general description of the principal provisions, definitions and limitations of the insurance. The complete terms and conditions are set forth in the Group Policy issued by New York Life Insurance Company under Group Policies G-31160-0 & G-31161-0. Please refer to the Certificate of Insurance issued to all approved insureds.

NGAUS is compensated in connection with this sponsored group policy to provide and maintain this valuable membership benefit.

Administrative expenses incurred by AGIA to provide the valuable membership benefits resulting from these sponsored insurance programs are reimbursed.

This Group Term Life and Disability Insurance is Administered By:

AGIA Affinity  
Phoenix, AZ 85068  
SMRU # 1952739

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